

**ABSTRACT OF THE DISCLOSURE****METHOD AND APPARATUS FOR PROCESSING CHECKS AT AN  
AUTOMATIC TELLER MACHINE FOR ELECTRONIC TRANSFER**

A method and apparatus for processing a check in an  
5 automatic teller machine in a data processing system. A  
check is received in the automatic teller machine. The  
check is scanned within the automatic teller machine to  
generate an image. Optical character recognition is  
performed on the image to generate data. A markup  
10 language is created, which is a representation of the  
check using the data.